IN THE CLAIMS

Please substitute Claims 4 and 13 with the following amended claims. Marked-up copies of the amended and new claims are included at the end of the amendment.

4.   A system for determining eligibility of a participant in an insurance plan with respect to particular dental procedures performable by a dental care provider comprising:

-     a first computer having at least one data storage means, at least one input means, and at least one output means;

-     data pertaining to at least one participant stored in at least one database on the data storage means of said first computer wherein at least a portion of said data is not locally stored on a second computer;

-     means for determining eligibility of the participant in real time comprising:

    -     means associated with the second computer for inputting a participant identifier;

    -     means associated with the second computer for inputting a particular procedure necessitated by the participant;

    -     means associated with the first computer for searching the participant data stored in the at least one data storage means for the participant identifier; and

    -     means associated with the first computer for providing the participant stored data pertaining to the participant identifier, to, in turn, provide data as to the eligibility of the participant for only said inputted particular procedure;

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second input means being associated with said second computer for inputting an inquiry requesting information from said first computer pertaining to said particular dental procedure in order to access said participant data in real time and determine [eligibility] for said particular procedure in real time prior to providing said procedure without the need to send participant's data to said second computer from said data storage means in advance of said determination; and

- means associated with the first computer for recording utilization of benefits by the dental provider in real time.

13. A method of providing information to dental care providers regarding a participant of an insurance plan of at least one carrier comprising the steps of:

- determining eligibility of the participant comprising the steps of:

- inputting identifier data pertaining to the participant on a first computer in the form of an inquiry in real time to at least one database containing participant data regarding a plurality of insurance carriers, wherein at least a portion of said participant data is stored remotely from said first computer;

- searching for the identifier data in said participant data of said at least one database;

- providing output in the form of participant data provided as a response to said inquiry in real time pertaining to the eligibility of the participant without the need to send the participant's data from the database in advance of said determination;

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-    inputting a procedure code in real time to determine whether a procedure

     associated with the procedure code is covered by the participant's plan prior to

     performing the procedure; and

-    recording the utilization of benefits and claims in real time by way of a

     procedure by the dental care provider comprising the steps of:

-    inputting an identifier data pertaining to the participant; and,

-    inputting a performed procedure data.

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